

B18 (Official Form 18) (12/07)

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 08-11636-RTL  
Chapter: 7  
Judge: Raymond T. Lyons Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael Henry Hancock  
21 Great Horned Owl Court  
Hackettstown, NJ 07840

Judith Elsbeth Hancock  
21 Great Horned Owl Court  
Hackettstown, NJ 07840

Social Security No.:

xxx-xx-4846

xxx-xx-2509

Employer's Tax I.D. No.:

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**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED :**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: May 6, 2008

Raymond T. Lyons Jr.  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

Bankruptcy Noticing Center  
2525 Network Place, 3rd Floor  
Herndon, Virginia 20171-3514

# CERTIFICATE OF SERVICE

District/off: 0312-3  
Case: 08-11636

User: dnorton  
Form ID: bl8

Page 1 of 2  
Total Served: 52

Date Rcvd: May 06, 2008

The following entities were served by first class mail on May 08, 2008.

db +Michael Henry Hancock, 21 Great Horned Owl Court, Hackettstown, NJ 07840-3303  
jdb +Judith Elsbeth Hancock, 21 Great Horned Owl Court, Hackettstown, NJ 07840-3303  
smg U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +United States Trustee, Office of the United States Trustee, One Newark Center, Suite 2100, Newark, NJ 07102-5235  
508573472 +AAA Financial Services, PO Box 15137, Wilmington, DE 19886-5137  
508573473 +Am-eagle/mccbg/GEMB, PO Box 103024, Roswell, GA 30076-9024  
508573474 +Anesthesiology Assoc of NJ, PA, PO Box 1258, Clifton, NJ 07012-0758  
508573476 Bank of America, Nc4-105-03-14, 4161 Piedmont Pwy, Greensboro, NC 27420  
508573479 +Bealls Department Stor, PO Box 25207, Bradenton, FL 34206-5207  
508573483 Card Member Services, P.O. Box 21460, Tulsa, OK 74121-1460  
508573486 +Citi, PO Box 6003, Hagerstown, MD 21747-6003  
508573487 Citi Card, P.O. Box 183058, Columbus, OH 43218-3058  
508573488 Citi Mastercard, Processing Center, Des Moines, IA 50364-0001  
508573489 +Citibank, Attn: Citicorp Credit Services, 7920 Nw 110th Street, Kansas City, MO 64153-1270  
508573490 +Citibank / Sears, P.O. Box 20363, Kansas City, MO 64195-0363  
508573491 +Citifinancial Retail S, PO Box 140489, Irving, TX 75014-0489  
508573492 Citifinancial Retail Services, P.O. Box 22060, Tempe, AZ 85285-2060  
508573493 +Columbus Bank & Trust, PO Box 120, Columbus, GA 31902-0120  
508573495 +Direct Merchants Bank, Attn: HSBC Card Member Services, PO Box 5246, Carol Stream, IL 60197-5246  
508573498 +First Consumers National Bank, PO Box 51660, Sparks, NV 89435-1660  
508573500 Ge Card Co, PO Box 36957, Canton, OH 44735  
508573502 +Gemb/ge Money Loc, PO Box 30762, Salt Lake City, UT 84130-0762  
508573503 +Gemb/sams Club Dc, PO Box 981400, El Paso, TX 79998-1400  
508573504 +Goodyear/cbusa Na, Citi Cards Private Label, PO Box 20483, Kansas City, MO 64195-0483  
508573514 +St. Mary's Hospital, 211 Penington Avenue, Passaic, NJ 07055-4698  
508573515 +Valley National Bank, 1460 Valley Rd, Wayne, NJ 07470-8494  
508573517 +Wffinance, 200 Valley Rd Ste 101, Mt Arlington, NJ 07856-1320  
508573518 +Wffnb/suburban Furnitu, PO Box 94498, Las Vegas, NV 89193-4498

The following entities were served by electronic transmission on May 06, 2008.

tr +EDI: QDESTRAFFI.COM May 06 2008 18:59:00 Daniel E. Straffi, 670 Commons Way, Building I, Toms River, NJ 08755-6431  
tr +E-mail/PDF: dstraffi@epitrustee.com May 06 2008 23:01:20 Daniel E. Straffi, 670 Commons Way, Building I, Toms River, NJ 08755-6431  
508573472 +EDI: BANKAMER2.COM May 06 2008 18:59:00 AAA Financial Services, PO Box 15137, Wilmington, DE 19886-5137  
508573475 EDI: BANKAMER.COM May 06 2008 18:59:00 Bank of America, PO Box 15026, Wilmington, DE 19850-5026  
508573477 +EDI: BANKAMER.COM May 06 2008 18:59:00 Bank of America, PO Box 26012, Nc4-105-03-14, Greensboro, NC 27420-6012  
508573478 +EDI: TSYS2.COM May 06 2008 18:59:00 Barclays Bank Delaware, Customer Care Correspondance, PO Box 8801, Wilmington, DE 19899-8801  
508573480 +EDI: CAPITALONE.COM May 06 2008 18:59:00 Capital 1 Bank, Attn: C/O TSYS Debt Management, PO Box 5155, Norcross, GA 30091-5155  
508573481 EDI: CAPITALONE.COM May 06 2008 18:59:00 Capital One, PO Box 70884, Charlotte, NC 28272-0884  
508573482 EDI: CHASE.COM May 06 2008 18:59:00 Card Member Services, P.O. Box 15153, Wilmington, DE 19886-5153  
508573484 +EDI: CHASE.COM May 06 2008 18:59:00 Chase, Chase CC Srvs/Attn: Bankruptcy Dept, PO Box 100018, Kennesaw, GA 30156-9204  
508573485 +EDI: CHASE.COM May 06 2008 18:59:00 Chase Na, Chase Card Member Services/Attn: BK Dept, PO Box 100018, Kennesaw, GA 30156-9204  
508573489 +EDI: CITICORP.COM May 06 2008 18:59:00 Citibank, Attn: Citicorp Credit Services, 7920 Nw 110th Street, Kansas City, MO 64153-1270  
508573490 +EDI: SEARS.COM May 06 2008 18:59:00 Citibank / Sears, P.O. Box 20363, Kansas City, MO 64195-0363  
508573496 EDI: DISCOVER.COM May 06 2008 18:59:00 Discover Card, P.O. Box 15251, Wilmington, DE 19886-5251  
508573494 +EDI: RCSDELL.COM May 06 2008 18:59:00 Dfs/cit, One Dell Way, Round Rock, TX 78682-7000  
508573497 +EDI: DISCOVER.COM May 06 2008 18:59:00 Discover Financial, PO Box 3025, New Albany, OH 43054-3025  
508573499 +EDI: CHASE.COM May 06 2008 18:59:00 First USA Bank - Chase, Attn: Correspondence, PO Box 15298, Wilmington, DE 19850-5298  
508573501 +EDI: RMSC.COM May 06 2008 18:59:00 GE Money Bank, Attn: Bankruptcy Dept., P.O. Box 103106, Roswell, GA 30076-9106  
508573506 +EDI: HFC.COM May 06 2008 18:59:00 HSBC, Hsbc Card Srvs Attn: Bankruptcy, PO Box 5213, Carol Stream, IL 60197-5213  
508573507 EDI: HFC.COM May 06 2008 18:59:00 HSBC Card Services, PO Box 81622, Salinas, CA 93912-1622  
508573508 +EDI: HFC.COM May 06 2008 18:59:00 HSBC Nv/GM Card, Hsbc Card Srvs Attn: Bankruptcy, PO Box 5213, Carol Stream, IL 60197-5213  
508573505 +EDI: HFC.COM May 06 2008 18:59:00 Household Bank, PO Box 15522, Wilmington, DE 19850-5522  
508573509 +EDI: HFC.COM May 06 2008 18:59:00 Hsbc/rs, PO Box 15522, Wilmington, DE 19850-5522  
508573510 +EDI: RMSC.COM May 06 2008 18:59:00 Jc Penney, Ge Money/Attn: Bankruptcy Dept, 4125 Windward Plaza, Building 300, Alpharetta, GA 30005-8738  
508573511 +EDI: TSYS2.COM May 06 2008 18:59:00 Macys/fdsb, 13141 34th St N, Clearwater, FL 33762-4259  
508573512 +EDI: TSYS2.COM May 06 2008 18:59:00 Mcdysnb, 9111 Duke Blvd, Mason, OH 45040-8999  
508573513 EDI: HFC.COM May 06 2008 18:59:00 Reward Zone Program, Mastercard, PO Box 80045, Salinas, CA 93912-0045

District/off: 0312-3  
Case: 08-11636

User: dnorton  
Form ID: b18

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Total Served: 52

Date Rcvd: May 06, 2008

The following entities were served by electronic transmission (continued)  
508573516 +EDI: PROVID.COM May 06 2008 18:59:00 Washington Mutual / Providian, Attn: Bankruptcy Dept,  
Po Box 10467, Greenville, SC 29603-0467

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
cr Valley National Bank

TOTALS: 1, \* 0

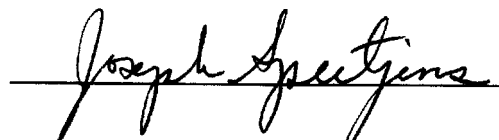
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 08, 2008

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.